

**CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

CASE No. _____

Debtor Martin Oliver
Joint Debtor Diane Oliver
Address 5316 King Road, Meridian, MS 39305
Telephone No. _____

Current Monthly Income \$ 3192.00 joint
Current Monthly Income _____
No. of Dependents 0
Tax Refunds and EIC for Distribution: NONE

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed and the treatment of all secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of **60** months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay \$ 816.00 semi-monthly to the Chapter 13 Trustee.
A payroll deduction order will be issued to Debtor's employer at:

Calvary Christian School, 3917 7th Street, Meridian, MS 39307

(B) Joint Debtor shall pay \$ 0 to the Chapter 13 Trustee. A payroll deduction order will be issued to Joint Debtor's employer at:

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full:

IRS: None STATE TAX COMM: \$93.00 @ \$2.00 OTHER: None

DOMESTIC SUPPORT OBLIGATIONS (POST-PETITION) DUE TO _____

beginning _____ 2010 in the amount of \$ _____ per month shall be paid:
_____ direct _____ through payroll deduction _____ through the plan.

PRE-PETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO _____

in the amount of \$ _____ shall be paid \$ _____ per month:
_____ through payroll deduction _____ through the plan.

HOME MORTGAGE § 524(i) Application of Payments

Current Mortgage payments to: Chase beginning Sept 10 @ \$989.71 (X) PLAN

Mortgage Arrearage payments to: Chase through Aug 10 \$4,401.09 @ \$73.35

SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. § 1325(a)(5)(B)(i), until the plan is completed and be paid as secured claimant(s) the sum set out in the Total to Be Paid or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

(Interest Rate shall be 7%.) CREDITOR & COLLATERAL		AMT OWED	VALUE	TOTAL TO BE PAID	MONTHLY PAYMENT
Wells Fargo 2007 Toyota		11,873.00	12,000	14,107.00	235.00
HSBC 2004 Yamaha V Star		6,678.28	2,500.00	7,934.00	132.00

SPECIAL CLAIMANTS. (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR IS TO PAY ZERO ON SECURED PORTION OF DEBT. Where a proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Amount Owed	Proposal
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NONE

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to adequate protection payments: _____

UNSECURED DEBTS: totaling approximately \$22,019.00 are to be paid in deferred payments to Creditors that have filed claims that are not disallowed: 0 % PER CENT MINIMUM.

Total Attorney Fees Charged \$2,800.00

Attorney Fees Previously Paid \$ 0

Attorney Fees to be paid through the plan \$2,800.00.

Pay administrative costs and debtor attorney fees pursuant to Court Order and/or Local Rules.

Name/Address/Phone # of Vehicle Insurance agent:

Attorney for Debtor:
Frank H. Coxwell
500 North State Street
Jackson, MS 39201
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E-mail frankc@coxwelllaw.com

July 9, 2010

DEBTOR : */s/ Martin Oliver*
DEBTOR : */s/ Diane Oliver*
ATTORNEY: */s/ Frank Coxwell*